

Information to identify the case:

Debtor 1	Jamie L. Guido	Social Security number or ITIN	xxx-xx-6202
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	18-21502-GLT		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jamie L. Guido

10/10/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jamie L. Guido
Debtor

Case No. 18-21502-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 4

Date Rcvd: Oct 10, 2023

Form ID: 3180W

Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2023:

Recip ID	Recipient Name and Address
db	+ Jamie L. Guido, 819 Hawk Valley Drive, Leechburg, PA 15656-9506
14814045	Discover, PO Box 742655, Cincinnati, OH 45274-2655

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 11 2023 08:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 11 2023 04:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 11 2023 08:27:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 11 2023 04:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: Q3G.COM	Oct 11 2023 08:27:00	Department Store National Bank, PO Box 657, Kirkland, WA 98083-0657
cr	+ Email/Text: ebnpeoples@grblaw.com	Oct 11 2023 04:32:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14814036	+ EDI: RMSC.COM	Oct 11 2023 08:27:00	American Eagle/Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942
14877916	Email/PDF: bncnotices@becket-lee.com	Oct 11 2023 04:42:59	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14814037	Email/PDF: bncnotices@becket-lee.com	Oct 11 2023 04:53:20	Amex, P.O. Box 1270, Newark, NJ 07101-1270
14814038	EDI: TSYS2	Oct 11 2023 08:27:00	Barclay Bank, P.O. Box 13337, Philadelphia, PA 19101-3337
14814040	EDI: CAPITALONE.COM	Oct 11 2023 08:27:00	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14814042	EDI: RMSC.COM	Oct 11 2023 08:27:00	Care Credit/Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
14814043	EDI: WFNNB.COM	Oct 11 2023 08:27:00	Comenity Bank/Abercrombie & Fitch, PO Box 659728, San Antonio, TX 78265-9728

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Oct 10, 2023

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14814044	Email/PDF: creditonebknotifications@resurgent.com	Oct 11 2023 04:42:57	Credit One Bank, P.O. Box 60500, City of Industry, CA 91716-0500
14869476	EDI: CITICORP.COM	Oct 11 2023 08:27:00	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
14814052	EDI: CITICORP.COM	Oct 11 2023 08:27:00	Macy's, PO Box 9001094, Louisville, KY 40290-1094
14983502	EDI: Q3G.COM	Oct 11 2023 08:27:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14866660	EDI: DISCOVER.COM	Oct 11 2023 08:27:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14814046	EDI: CITICORP.COM	Oct 11 2023 08:27:00	Home Depot, c/o Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
14814047	EDI: RMSC.COM	Oct 11 2023 08:27:00	JCPenney/Synchrony Bank, PO Box 960090, Orlando, FL 32896-0090
14814048	EDI: CAPITALONE.COM	Oct 11 2023 08:27:00	Justice/Capital One, PO Box 71106, Charlotte, NC 28272-1106
14814051	EDI: TSYS2	Oct 11 2023 08:27:00	LL Bean, PO Box 13337, Philadelphia, PA 19101-3337
14899051	Email/PDF: resurgentbknotifications@resurgent.com	Oct 11 2023 04:42:26	LVNV Funding, LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
14897253	Email/PDF: resurgentbknotifications@resurgent.com	Oct 11 2023 04:42:27	LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Corporation &, LC Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14814049	+ EDI: LENDNGCLUB	Oct 11 2023 08:27:00	Lending Club, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
14814050	+ EDI: RMSC.COM	Oct 11 2023 08:27:00	Levin/Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
14814055	Email/Text: Bankruptcy.Notices@pnc.com	Oct 11 2023 04:32:00	PNC, 2730 Liberty Ave., Pittsburgh, PA 15265
14895648	EDI: PRA.COM	Oct 11 2023 08:27:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14815270	+ EDI: RECOVERYCORP.COM	Oct 11 2023 08:27:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14867317	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 11 2023 04:42:26	PYOD, LLC its successors and assigns as assignee, of MHC Receivables, LLC and FNBM, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14814053	EDI: RMSC.COM	Oct 11 2023 08:27:00	PayPal, PO Box 105658, Atlanta, GA 30348-5658
14814054	Email/PDF: ebnotices@pnmac.com	Oct 11 2023 04:42:43	PennyMac, PO Box 660929, Dallas, TX 75266-0929
14899488	Email/PDF: ebnotices@pnmac.com	Oct 11 2023 04:42:59	PennyMac Loan Services, LLC, P.O. Box 2010, Moorpark, CA 93020
14870562	+ Email/Text: ebnpeoples@grblaw.com	Oct 11 2023 04:32:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14814056	^ MEBN	Oct 11 2023 04:30:51	Prosper, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
14892266	+ Email/Text: bncmail@w-legal.com	Oct 11 2023 04:33:00	Prosper Marketplace Inc., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14877199	EDI: Q3G.COM		

District/off: 0315-2

User: auto

Page 3 of 4

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		Oct 11 2023 08:27:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14899653	+ Email/Text: bncmail@w-legal.com	Oct 11 2023 04:33:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14814057	EDI: RMSC.COM	Oct 11 2023 08:27:00	Sam's Club/Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942
14814058	EDI: RMSC.COM	Oct 11 2023 08:27:00	Synchrony Bank/Amazon, PO Box 960013, Orlando, FL 32896-0013
14814059	EDI: WTRRN BANK.COM	Oct 11 2023 08:27:00	Target, PO Box 660170, Dallas, TX 75266-0170
14814060	EDI: RMSC.COM	Oct 11 2023 08:27:00	Toys-R-Us, PO Box 530938, Atlanta, GA 30353-0938
14814061	EDI: WFNNB.COM	Oct 11 2023 08:27:00	Ulta Mastercard, PO Box 659450, San Antonio, TX 78265-9450
14897430	Email/PDF: bncnotices@becket-lee.com	Oct 11 2023 04:42:29	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262
TOTAL: 44			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
cr		PennyMac Loan Services, LLC
cr	*	LVNV Funding, LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14814039	*	Barclay Bank, P.O. Box 13337, Philadelphia, PA 19101-3337
14814041	*	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14895650	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 2 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 12, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Oct 10, 2023

Form ID: 3180W

Total Noticed: 44

Brian Nicholas

on behalf of Creditor PennyMac Loan Services LLC bnicholas@kmlawgroup.com

Denise Carlon

on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmlawgroup.com

Kenneth Steidl

on behalf of Debtor Jamie L. Guido julie.steidl@steidl-steinberg.com
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@st
eidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com

Larry E. Wahlquist

on behalf of U.S. Trustee Office of the United States Trustee larry.e.wahlquist@usdoj.gov

Maria Miksich

on behalf of Creditor PENNYMAC LOAN SERVICES LLC mmiksich@kmlawgroup.com

Maria T. Capiral

on behalf of Creditor Department Store National Bank bk.mail@quantum3group.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 10